ANNEXURE 1

QUESSIONNAIRE

Name of the respondent_______________________________________________

Gender: Male □ □ Female □ □

Educational level:
Illiterate □ □
Elementary □ □
Secondary and above □ □

1. Do you have account in the Bank?
   Yes □ □ No □ □

2. Which banking products are easily accessible in Khed?
   Savings Yes □ □ No □ □
   Loans Yes □ □ No □ □
   Insurance Yes □ □ No □ □
   Remittance Facilities Yes □ □ No □ □

3. Whether there are enough efforts for covering unbanked population by banks in India?
   Yes □ □ No □ □

4. According to your opinion, people from Khed are facing which of the following reason as the
   most important obstacle for not opening bank account?
   Give 1,2,3,4,5 ranking as 1 for the most important obstacle and so on.
   Proper Id and documents are not available □ □
Technical banking terms are not understood

Moneylenders and other unorganized money market agents are preferred

Communication problem

Bank branch is not in vicinity

5. Do you agree that the rural and poor sector of Khed is excluded from the benefits of financial services?
   Yes  No

6. As per your knowledge, what is the level of financial literacy among the people residing in Khed?
   Below Average
   Average
   High

7. Is technology having the potential to address to the issues of outreach and credit delivery in rural and remote areas of Khed in a viable manner?
   Yes  No

8. Whether the numbers of bank branches in Khed are sufficient to cater financial needs of people residing in Khed?
   Yes  No

9. Do you have information about no-frills accounts?
   Yes  No

10. Whether you have filled KYC form?
    Yes  No

11. Whether banks are providing hassle-free credit the people residing in Khed?
    Yes  No

12. Do you feel poor people usually avoid going to banks because of complicated forms, procedures,
formalities etc.?  
Yes [ ]  No [ ]

13. Do you think that banks give credit more easily to the rich class?  
Yes [ ]  No [ ]

14. Do you feel there are financial inclusion initiatives by RBI?  
Yes [ ]  No [ ]

15. Do you believe that Financial inclusion will help the poor people from Khed in meeting various needs with the help of a wide range of financial services?  
Yes [ ]  No [ ]

16. Whether such financial services are readily available and affordable in Khed?  
Yes [ ]  No [ ]

17. Whether financial inclusion process is accelerating in Khed?  
Yes [ ]  No [ ]